

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kathleen Rae Fretz
 Debtor

Case No. 16-12969-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Oct 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2016.

db +Kathleen Rae Fretz, 315 Sunnyhill Drive, Souderton, PA 18964-1158
 aty +Andrew N. Schwartz, Law Offices of Andrew N. Schwartz, 1900 Spruce Street,
 Philadelphia, PA 19103-6605
 cr Penn Liberty Bank, c/o Craig H. Fox, Esquire, One Montgomery Plaza, Suite 706,
 425 Swede Street, Norristown, PA 19401
 13722412 +Borough Of Souderton, PA, Taxes: County & Borough, Tax Office, Borough Building,
 31 W Summit Street, Souderton, PA 18964-1612
 13716927 +Penn Liberty Bank, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C.,
 425 Swede Street, One Montgomery Plaza, Suite 706, Norristown, PA 19401-4852
 13722414 #+Penn Liberty Bank, 724 West Lancaster Avenue, Suite 210, Wayne, PA 19087-2558
 13722408 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 13722410 Pennsylvania Department Of Revenue, Bureau Of Individual Taxes, PO Box 280432,
 Harrisburg, PA 17128-0432

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 22 2016 02:18:34 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 22 2016 02:17:35
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 22 2016 02:18:22 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13722407 E-mail/Text: mrdiscen@discover.com Oct 22 2016 02:17:16 Discover Card, PO Box 30943,
 Salt Lake City, UT 84130
 13722409 +E-mail/Text: bankruptcy@erieinsurance.com Oct 22 2016 02:19:12 Erie Insurance,
 100 Erie Insurance Place, Erie, PA 16530-9000
 13722411 E-mail/Text: cio.bncmail@irs.gov Oct 22 2016 02:17:18 Department of the Treasury,
 Internal Revenue Service, Philadelphia, PA 19255-0025
 13722413 E-mail/Text: camanagement@mtb.com Oct 22 2016 02:17:21 M&T Bank, PO Box 1288,
 Buffalo, NY 14240-1288

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 13722420* +Borough Of Souderton, PA, Taxes: County & Borough, Tax Office, Borough Building,
 31 W Summit Street, Souderton, PA 18964-1612
 13722415* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
 (address filed with court: Discover Card, PO Box 30943, Salt Lake City, UT 84130)
 13722417* +Erie Insurance, 100 Erie Insurance Place, Erie, PA 16530-9000
 13722419* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Department of the Treasury, Internal Revenue Service,
 Philadelphia, PA 19255-0025)
 13722421* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
 (address filed with court: M&T Bank, PO Box 1288, Buffalo, NY 14240-1288)
 13722422* +Penn Liberty Bank, 724 West Lancaster Avenue, Suite 210, Wayne, PA 19087-2558
 13722416* Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 13722418* Pennsylvania Department Of Revenue, Bureau Of Individual Taxes, PO Box 280432,
 Harrisburg, PA 17128-0432

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Stacey
Form ID: pdf900

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2016 at the address(es) listed below:

ANDREW N. SCHWARTZ on behalf of Debtor Kathleen Rae Fretz andrew.schwartz@psinet.com
CRAIG H. FOX on behalf of Creditor Penn Liberty Bank bankruptcy@foxandfoxlaw.com,
cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re: : Chapter 7
:
KATHLEEN RAE FRETZ :
:
Debtor : Bankruptcy No. 16-12969-amc
:

AND NOW, this 11 day of October 2016, upon consideration of the Amended
Motion of Debtor to Convert Case From a Proceeding Under Chapter 7 To a Proceeding Under
Chapter 13 Pursuant to 11 U.S.C. §706(a), upon service to the U.S. Trustee, the Chapter 7
Trustee, and all creditors and interested parties, and after Notice and Hearing,
IT IS HEREBY, ORDERED that this case is converted pursuant to Bankruptcy Code Section
706(a) from a proceeding under Chapter 7 to a proceeding under Chapter 13 of the Bankruptcy
Code.

BY THE COURT

ASHLEY M. CHAN
UNITED STATES BANKRUPTCY JUDGE

Interested parties:
(See attached list)